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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/606,904	06/26/2003	John McDonough	08575-074001	5680

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EXAMINER

PWU, JEFFREY C

ART UNIT PAPER NUMBER

2143

DATE MAILED: 06/05/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

10/606,904

Applicant(s)

MCDONOUGH ET AL.

Examiner

Jeffrey C. Pwu

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 3/6/06 Amendment/RCE.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-45 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-45 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 26 June 2003 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

## DETAILED ACTION

### *Claim Rejections - 35 USC § 102*

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1-45 are rejected under 35 U.S.C. 102(b) as being anticipated by Kumar et al.

(U.S. 2002/0019810).

Kumar et al. teaches claims :

1. A system/method/machine-readable storage medium comprising:

- automatically, selecting from a list of entities maintained by a first entity fine or more entities that provide network accessible accounts according to data associated with a user; (§ [0178] “

In one embodiment, further interactive enhancement is included in sub-modules 213-229 that list service providers maintaining accounts for users. From within these modules, the actual login service pages of those entities are accessible through provision of the appropriate hyperlinks to those pages. In addition to providing direct access to a user's service-providing entities through modules 213-229, hyperlinks to one or more configuration utilities associated with one or more modules servicing a particular class or type of data may also be provided. Another enhancement provided by interface 211 is that various sub-modules exemplified herein are interlinked with each other through database reporting engine 155 of FIG. 8 such that they may share overlapping data and cooperate with each other in prioritized or other fashions with regard to the presentation

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and reporting of data that may be associated or linked to more than one of the individual modules. [0179] Referring now back to FIG. 8, data input leading into request module 169 of database reporting engine 155 may contain configuration input and request data from one or more utilities (not shown) that may, in preferred embodiments, be accessible through interface 211 of FIG. 11. Output from GUI preparation module 181 is channeled for display into the proper sub-module or modules ordering the data. Any particular display characteristics provided as options are stored in options database 173 and the products of user pre-configuration.”)

- receiving from the user at least one second entity chosen from the one or more entities selected from the list of entities; and (¶ [0110] “if a user makes a request for summary data about a user/subscribed WEB page to be periodically executed and presented in the form of a HTML document, then gather 67 would automatically access and analyze the required internal information and user provided information to formulate a directive. Using scripting module 79, a knowledge worker provides a template (if one is not already created for that site) that contains the "where to go" and "what to get" information according to site logic, user input, and known information.”)

- receiving from the user access information for at least one network-accessible account that is provided by the at least one chosen second entity. (¶ [0247])

2. The method of claim 1 wherein selection from the list further comprises determining personalization data associated with the user. (“[0247] In another aspect of the present invention a method is provided that enables automated on-line management of personal financial data through virtually any connected interface. This capability is termed portfolio synchronizing by

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the inventors, because it provides for automated accessing, updating, and management of a plurality of financial sources through any single and connected interface. This feature, working with the previously described portfolio tracker module 227 described with reference to FIG. 11, can provide varying capability in alternate user-interfaces through which account services are accessed. A user may in fact subscribe to portfolio information through a multiplicity of secondary (cobranded) interfaces and use portfolio synchronizing through a main service-provider to maintain and update all account interfaces from any connected single interface without the need to manually access any specific interface or Web-site. Such a method is described in enabling detail below.”)

3. The method of claim 2 wherein the personalization data includes a characteristic shared by a pre-defined group of users. (¶ [0168])

4. The method of claim 3 wherein the characteristic comprises one of a geographical location, a type of computer, a type of operating system, a pattern of web navigation, and an amount of money in a financial account. (¶ [0115], ¶ [0222])

5. The method of claim 2 wherein determining the personalization data further comprises: providing a personalization test to the user; and analyzing one or more answers of the user from the personalization test. (¶ [0224], ¶ [0247], ¶ [0248], ¶ [0252], ¶ [0260])

6. The method of claim 2 wherein determining the personalization data further comprises automatically collecting a characteristic associated with the user. (¶ [0224], ¶ [0247], ¶ [0248], ¶ [0252], ¶ [0260])

7. The method of claim 1 wherein receiving from the user at least one second entity further comprises displaying the one or more entities to the user as a sub-list of entities. (¶ [0170], ¶ [0177]-[0181], ¶ [0217], ¶ [0223], ¶ [0250])

8. The method of claim 1 wherein selecting from the list of entities further comprises determining one or more entities that have a relation to the first entity. (¶ [0220]-[02217])

9. The method of claim 8 wherein determining one or more entities that have a relation to the first entity further comprises: identifying the one or more entities that have the relation to the first entity; and ordering the one or more entities based on the relation. (¶ [0209])

10. The method of claim 8 wherein the relation comprises competitor. (stock holdings vs. IRA or 401 K)

11. The method of claim 8 wherein the relation comprises a partnership. (IRAs & 401K)

12. The method of claim 1 wherein the access information comprises: a user identifier for the account; and an account authenticator. (¶ [0080], [0024])

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13. The method of claim 1 wherein the access information for the network-accessible account makes the network-accessible account automatically accessible over a network. (¶ [0080], [0024])

14. The method of claim 1 wherein the data about the user comprises at least one of a name, a geographic location, a computer system used by the user, and a history of web-navigation. (¶ [0131])

15. The method of claim 1 further comprising providing one or more accounts to the user. (¶ [0077])

16. The method of claim 15 wherein the data associated with the user comprises information about the accounts provided by the first entity. (claim 16 is similarly rejected as in claim 1)

17. The method of claim 16 wherein the information comprises a balance of a first account provided by the first entity. (claim 17 is similarly rejected as in claim 1)

18. The method of claim 1 further comprising adding the network accessible account to an aggregation of accounts. (¶ [0077])

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19. The method of claim 18 further comprising: receiving from the user a selected first account provided by the first entity; and adding the first account to the aggregation of accounts. (¶ [0077])

20. The method of claim 1 wherein the first entity comprises a financial institution, the method further comprising providing, by the first entity, one or more financial accounts to the user. (¶ [0077])

21. The method of claim 1 wherein receiving from the user at least one second entity further comprises selecting a financial institution from the selected one or more entities that provide financial accounts. (claim 21 is similarly rejected as in claim 1)

22. The method of claim 1 wherein receiving from the user at least one second entity further comprises selecting entities from the one or more entities (claim 17 is similarly rejected as in claim 1)

Claims 23-43 is similarly rejected as in claims 1-19

44-45 wherein automatically selecting from the list of entities one or more entities includes: applying rules to at least one of the data associated with the user and the list of entities, the rules defining conditions for selecting the one or more entities. (¶ [0107], [0110])



*Response to Arguments*

3. Applicant's arguments with respect to claims 1-45 have been considered but are moot in view of the new ground(s) of rejection.

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jeffrey C. Pwu whose telephone number is 571-272-6798. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, David Wiley can be reached on 571-272-3923. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



5/25/06

JEFFREY PWU  
PRIMARY EXAMINER